



INST/2017/124

November 03, 2017

TO: MANCOM MEMBERS/ AREA MANAGERS/ ALL BRANCH MANAGERS/ ALL OPERATION MANAGERS / ALL AREA OPERATION MANAGERS / OPERATIONS DEPARTMENT

DECLARED PROFIT RATES FOR THE MONTH OF OCTOBER 2017

Enclosed is a Circular received from Finance Department declaring profit rates on deposits for the month of October 2017.

For any queries regarding the subject matter please contact the Finance Department.

Sd/-

**Masroor Hussain Rao
Chief Compliance Officer**

PROFIT RATES OCTOBER 2017
GENERAL POOL 1
LOCAL CURRENCY



	Payment Frequency	Profit Rates
Saving Accounts	Six monthly	2.4800%
Albaraka Business Plus	Monthly	0.0700%
Saving Accounts	Monthly	2.4800%
Asaan Saving Deposit Account	Monthly	2.4800%
Mudaraba Premium Plus - for Individuals		
0 to 999,999	Monthly	2.4800%
1,000,000 to 4,999,999	Monthly	2.5500%
5,000,000 to 9,999,999	Monthly	2.7000%
10,000,000 to 24,999,999	Monthly	2.8000%
25,000,000 to 49,999,999	Monthly	2.9500%
50,000,000 to 99,999,999	Monthly	3.0000%
100,000,000 to 149,999,999	Monthly	3.0500%
150,000,000 to 199,999,999	Monthly	3.1500%
200,000,000 to 249,999,999	Monthly	3.4000%
250,000,000 to 499,999,999	Monthly	3.9000%
500,000,000 and above	Monthly	4.6500%
Mudaraba Premium Plus - for Business / Corporate		
0 to 9,999,999	Monthly	2.4800%
10,000,000 to 29,999,999	Monthly	2.8000%
30,000,000 to 49,999,999	Monthly	2.9000%
50,000,000 to 149,999,999	Monthly	3.0000%
150,000,000 to 249,999,999	Monthly	3.0500%
250,000,000 to 299,999,999	Monthly	3.3500%
300,000,000 to 399,999,999	Monthly	3.8000%
400,000,000 to 499,999,999	Monthly	5.2000%
500,000,000 to 749,999,999	Monthly	4.2500%
750,000,000 to 999,999,999	Monthly	4.3000%
1,000,000,000 and above	Monthly	4.2500%
Halal Munafa Account		
On First 500,000	Monthly	2.4800%
On Next 4,500,000	Monthly	3.4000%
On Next 5,000,000	Monthly	3.5000%
On Next 10,000,000	Monthly	3.7000%
On Next 30,000,000	Monthly	4.2500%
On Amount above 50,000,000	Monthly	2.4800%
Incentive Accounts		
0 to 99,999	Monthly	2.4800%
100,000 to 9,999,999	Monthly	2.9000%
10,000,000 to 49,999,999	Monthly	3.4000%
50,000,000 to 99,999,999	Monthly	4.1000%
100,000,000 to 399,999,999	Monthly	4.6500%
400,000,000 and above	Monthly	5.2000%
Khazana Account		
0 to 249,999	Monthly / Quarterly	2.4800%
250,000 to 4,999,999	Monthly / Quarterly	2.7000%
5,000,000 to 9,999,999	Monthly / Quarterly	2.8500%
10,000,000 to 24,999,999	Monthly / Quarterly	2.9000%
25,000,000 to 49,999,999	Monthly / Quarterly	3.1000%
50,000,000 to 99,999,999	Monthly / Quarterly	3.3000%
100,000,000 to 249,999,999	Monthly / Quarterly	3.8000%
250,000,000 to 299,999,999	Monthly / Quarterly	4.4000%
300,000,000 to 399,999,999	Monthly / Quarterly	5.5000%
400,000,000 to 499,999,999	Monthly / Quarterly	4.5000%
500,000,000 to 749,999,999	Monthly / Quarterly	4.6500%
750,000,000 to 999,999,999	Monthly / Quarterly	6.2100%
1,000,000,000 and above	Monthly / Quarterly	5.0000%
Albaraka Islamic Institution Deposit Account		
0 to 10,000,000	Monthly	2.4800%
10,000,001 to 100,000,000	Monthly	5.3000%
100,000,001 to 500,000,000	Monthly	5.5500%
500,000,001 to 1,500,000,000	Monthly	5.6000%
1,500,000,001 to 3,500,000,000	Monthly	5.6500%
3,000,000,001 and above	Monthly	5.7000%
Mahana Barkah Account		
On First 10,000	Monthly	2.4800%
On Next 4,990,000	Monthly	3.7000%

On Amount above 5,000,000	Monthly	2.4800%
TIFI-Young Saver Account		
Tifi-Young Saver Account	Quarterly	3.9000%
Senior Citizen Account		
Rs 0 to 249,999	Monthly	3.1000%
Rs 250,000 to 999,999	Monthly	3.8500%
Rs 1,000,000 to 4,999,999	Monthly	4.4000%
Rs 5,000,000 to 9,999,999	Monthly	5.1000%
Rs 10,000,000 and above	Monthly	5.7000%
Term Deposits		
1Month		
0 to 4,999,999	At Maturity	3.4500%
5,000,000 to 9,999,999	At Maturity	3.5000%
10,000,000 to 14,999,999	At Maturity	3.5500%
15,000,000 to 24,999,999	At Maturity	3.6000%
25,000,000 to 49,999,999	At Maturity	3.8500%
50,000,000 to 99,999,999	At Maturity	4.1000%
100,000,000 to 199,999,999	At Maturity	4.2000%
200,000,000 to 499,999,999	At Maturity	4.3500%
500,000,000 to 999,999,999	At Maturity	4.8000%
1,000,000,000 to 1,499,999,999	At Maturity	4.9000%
1,500,000,000 and above	At Maturity	5.0000%
3Months		
0 to 4,999,999	At Maturity	4.2000%
5,000,000 to 9,999,999	At Maturity	4.3000%
10,000,000 to 14,999,999	At Maturity	4.4000%
15,000,000 to 49,999,999	At Maturity	4.5000%
50,000,000 to 99,999,999	At Maturity	5.4000%
100,000,000 to 199,999,999	At Maturity	5.6000%
200,000,000 to 499,999,999	At Maturity	5.6000%
500,000,000 to 999,999,999	At Maturity	5.8500%
1,000,000,000 to 1,499,999,999	At Maturity	6.1500%
1,500,000,000 and above	At Maturity	6.1500%
6Months		
0 to 4,999,999	At Maturity	4.4000%
5,000,000 to 9,999,999	At Maturity	4.5500%
10,000,000 to 14,999,999	At Maturity	4.6000%
15,000,000 to 49,999,999	At Maturity	4.7500%
50,000,000 to 99,999,999	At Maturity	4.9000%
100,000,000 to 199,999,999	At Maturity	5.1500%
200,000,000 to 499,999,999	At Maturity	5.8000%
500,000,000 to 999,999,999	At Maturity	5.3500%
1,000,000,000 to 1,499,999,999	At Maturity	4.8500%
1,500,000,000 and above	At Maturity	5.0000%
1Year - Monthly		
0 to 4,999,999	Monthly	5.0000%
5,000,000 to 9,999,999	Monthly	5.0500%
10,000,000 to 14,999,999	Monthly	5.1500%
15,000,000 to 29,999,999	Monthly	5.2000%
30,000,000 to 49,999,999	Monthly	5.2500%
50,000,000 to 99,999,999	Monthly	5.4000%
100,000,000 to 199,999,999	Monthly	5.6500%
200,000,000 to 499,999,999	Monthly	5.7000%
500,000,000 and above	Monthly	6.0000%
1Year - Quarterly		
0 to 4,999,999	Quarterly	5.0000%
5,000,000 to 9,999,999	Quarterly	5.0500%
10,000,000 to 14,999,999	Quarterly	5.1500%
15,000,000 to 49,999,999	Quarterly	5.2000%
50,000,000 to 99,999,999	Quarterly	5.4000%
100,000,000 to 199,999,999	Quarterly	5.5000%
200,000,000 to 499,999,999	Quarterly	5.6500%
500,000,000 and above	Quarterly	6.0000%
1Year - Maturity		
0 to 4,999,999	At Maturity	5.3500%
5,000,000 to 9,999,999	At Maturity	5.3500%
10,000,000 to 14,999,999	At Maturity	5.4000%
15,000,000 to 49,999,999	At Maturity	5.4000%
50,000,000 to 99,999,999	At Maturity	5.4000%
100,000,000 to 199,999,999	At Maturity	5.6500%
200,000,000 to 499,999,999	At Maturity	5.7500%
500,000,000 to 749,999,999	At Maturity	6.0000%
750,000,000 to 999,999,999	At Maturity	6.1500%
1000,000,000 & Above	At Maturity	6.2500%
2Years		
	At Maturity	5.3500%

3Years	Monthly	5.4000%
3Years	Quarterly	5.5000%
3Years	At Maturity	5.6500%
5Years	Monthly	6.0000%
5Years	Quarterly	6.2000%
5Years	At Maturity	6.4000%

Term Deposits - FI's 1 Month

10,000,000 to 100,000,000	At Maturity	4.9000%
100,000,001 to 200,000,000	At Maturity	5.0000%
200,000,001 to 300,000,000	At Maturity	5.0500%
300,000,001 to 400,000,000	At Maturity	5.1000%
400,000,001 to 500,000,000	At Maturity	5.1500%
500,000,001 to 750,000,000	At Maturity	5.2000%
750,000,001 to 1000,000,000	At Maturity	5.2500%
1000,000,001 and above	At Maturity	5.3000%

Term Deposits - FI's 3 Months

10,000,000 to 100,000,000	At Maturity	4.9000%
100,000,001 to 200,000,000	At Maturity	5.1500%
200,000,001 to 300,000,000	At Maturity	5.2000%
300,000,001 to 400,000,000	At Maturity	5.2500%
400,000,001 to 500,000,000	At Maturity	5.3000%
500,000,001 to 750,000,000	At Maturity	5.3500%
750,000,001 to 1000,000,000	At Maturity	5.4000%
1000,000,001 and above	At Maturity	5.4500%

Mahana Amadnl Scheme

1 year

0 to 9,999,999	Monthly	4.6000%
10,000,000 to 14,999,999	Monthly	4.7000%
15,000,000 to 49,999,999	Monthly	5.0000%
50,000,000 to 99,999,999	Monthly	5.1500%
100,000,000 to 199,999,999	Monthly	5.4000%
200,000,000 to 499,999,999	Monthly	5.6500%
500,000,000 and above	Monthly	5.8000%
2 year	Monthly	4.6000%
3 year	Monthly	4.7500%
4 year	Monthly	4.8000%
5 year	Monthly	4.8500%

AMI Deposits

3 Months

0 to 49,999	At Maturity	3.9000%
50,000 to 499,999	At Maturity	4.0000%
500,000 to 999,999	At Maturity	4.1500%
1,000,000 to 2,999,999	At Maturity	4.4000%

6 Months

0 to 49,999	At Maturity	3.9000%
50,000 to 499,999	At Maturity	4.0500%
500,000 to 999,999	At Maturity	4.1500%
1,000,000 to 2,999,999	At Maturity	4.4500%

1 Year

0 to 49,999	Six Monthly	4.4000%
50,000 to 499,999	Six Monthly	4.6500%
500,000 to 999,999	Six Monthly	4.9000%
1,000,000 to 2,999,999	Six Monthly	5.0000%
3,000,000 to 4,999,999	Six Monthly	5.1500%
5,000,000 to 9,999,999	Six Monthly	5.4000%
10,000,000 to 14,999,999	Six Monthly	5.6500%
2 Years	Six Monthly	4.4000%
3 Years	Six Monthly	4.6500%
5 Years	Six Monthly	4.9000%

ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK First Issue

Six monthly 7.4200%

ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK Second Issue

Six monthly 6.9000%


Ahmed Nasir
 Manager Pool Management


Mufi Abdullah Najeeb Ul Haq Siddiqui
 Resident Shariah Board Member


Tamim Shabbir
 Chief Financial Officer

PROFIT RATES OCTOBER 2017
GENERAL POOL 1
FOREIGN CURRENCY



	Payment Frequency	Profit Rates
Saving Account		
USD	Six Monthly	0.0300%
GBP	Six Monthly	0.0100%
EURO	Six Monthly	0.0100%
USD 0 to 50,000	Monthly	0.0500%
USD 50,001 to 100,000	Monthly	0.3500%
USD 100,001 to 200,000	Monthly	0.4500%
USD 200,001 to 500,000	Monthly	0.5500%
USD 500,001 to 1,000,000	Monthly	0.6500%
USD 1,000,001 and above	Monthly	0.7500%
GBP Saving (Below £ 1,000/-)	Monthly	0.0100%
GBP Saving (Above £ 1,000/-)	Monthly	0.0300%
EURO Saving (Below € 1,000/-)	Monthly	0.0100%
EURO Saving (Above € 1,000/-)	Monthly	0.0200%
JPY Saving (Below ¥ 1,000/-)	Monthly	0.0100%
JPY Saving (Above ¥ 1,000/-)	Monthly	0.0200%
UAE Saving (Below AED 5,000/-)	Monthly	0.0100%
UAE Saving (Above AED 5,000/-)	Monthly	0.0200%
Term Deposits [Other than Fls]		
USD 1 Month 0 to 200,000	At Maturity	0.1000%
USD 1 Month 200,001 to 300,000	At Maturity	0.1500%
USD 1 Month 300,001 to 1,000,000	At Maturity	0.2000%
USD 1 Month 1,000,001 to 2,000,000	At Maturity	0.2500%
USD 1 Month 2,000,001 and above	At Maturity	0.3000%
USD 3 Months 0 to 250,000	At Maturity	0.5000%
USD 3 Months 250,001 to 300,000	At Maturity	1.0000%
USD 3 Months 300,001 to 500,000	At Maturity	1.5000%
USD 3 Months 500,001 and above	At Maturity	2.0000%
USD 6 Months 0 to 500,000	At Maturity	0.5000%
USD 6 Months 500,001 and above	At Maturity	2.2500%
USD 1 Year & above 0 to 200,000	At Maturity	0.6000%
USD 1 Year & above 200,001 to 300,000	At Maturity	1.2500%
USD 1 Year & above 300,001 to 500,000	At Maturity	2.0000%
USD 1 Year & above 500,001 and above	At Maturity	2.5000%
GBP 1 Month	At Maturity	0.0200%
GBP 3 Months	At Maturity	0.1000%
GBP 6 Months	At Maturity	0.1500%
GBP 1 Year & above	At Maturity	0.3000%
EURO 1 Month	At Maturity	0.0200%
EURO 3 Months	At Maturity	0.0500%
EURO 6 Months	At Maturity	0.0700%
EURO 1 Year & above	At Maturity	0.1000%
UAE Dirham 1 Month	At Maturity	0.0500%
UAE Dirham 3 Months	At Maturity	0.0500%
UAE Dirham 6 Months	At Maturity	0.0500%
UAE Dirham 1 Year & above	At Maturity	0.0500%
JPY 1 Month	At Maturity	0.0200%
JPY 3 Months	At Maturity	0.0200%
JPY 6 Months	At Maturity	0.0200%
JPY 1 Year & above	At Maturity	0.0200%

Ahmed Nasir
Manager Pool Management

Mufti Abdullah Najeeb Ul Haq Siddiqi
Resident Shariah Board Member

Tamim Shabbir
Chief Financial Officer

INST/2017/
November____, 2017

PROFIT RATES OCTOBER 2017
GENERAL POOL 2 * (FORMERLY BURJ BANK LTD)
LOCAL CURRENCY



	Payment Frequency	Profit Rates
Minor Account	Monthly	2.1446%
Asaan Ac Savings	Monthly	2.4727%
LCY Savings - Monthly		
0 to 4,999,999	Monthly	2.1447%
5,000,000 to 9,999,999	Monthly	2.1447%
10,000,000 to 14,999,999	Monthly	2.5500%
15,000,000 to 19,999,999	Monthly	2.7431%
20,000,000 to 29,999,999	Monthly	3.0418%
30,000,000 to 39,999,999	Monthly	3.5500%
40,000,000 to 49,999,999	Monthly	4.0500%
50,000,000 to 99,999,999	Monthly	4.4882%
100,000,000 and Above	Monthly	4.6000%
LCY Savings - Half Yearly		
0 to 4,999,999	Six Monthly	2.1446%
5,000,000 to 9,999,999	Six Monthly	2.1937%
10,000,000 to 14,999,999	Six Monthly	2.6000%
15,000,000 to 19,999,999	Six Monthly	2.8000%
20,000,000 to 29,999,999	Six Monthly	3.1000%
30,000,000 to 39,999,999	Six Monthly	3.6000%
40,000,000 to 49,999,999	Six Monthly	4.1000%
50,000,000 to 99,999,999	Six Monthly	4.5000%
100,000,000 and Above	Six Monthly	4.7500%
LCY Smart Savings Deposit - Individual		
0 to 49,999	Monthly	2.1439%
50,000 to 1,999,999	Monthly	2.6931%
2,000,000 to 4,999,999	Monthly	3.2416%
5,000,000 to 9,999,999	Monthly	3.6401%
10,000,000 and Above	Monthly	2.1447%
LCY Smart Savings Deposit - Corporate		
0 to 99,999	Monthly	2.1442%
100,000 to 999,999	Monthly	3.6901%
1,000,000 to 1,999,999	Monthly	4.1500%
2,000,000 to 4,999,999	Monthly	4.2385%
5,000,000 to 9,999,999	Monthly	4.3883%
10,000,000 and Above	Monthly	4.4882%
Burj Staff Saving	Monthly	2.3934%
Burj Mushaharah Saving Account	Monthly	2.4000%
LCY Education Plan Deposits	Monthly	2.3935%
LCY Retirement Plan Deposits	Monthly	2.4000%
Burj Business Account	Monthly	0.0010%
Burj Ijarah Premium Account	Monthly	0.0010%
Burj Premium Saving Deposit - Corporate	Monthly	4.9867%
Term Deposits		
1 Month		
0 to 999,999	Monthly	4.0386%
1,000,000 to 4,999,999	Monthly	4.4383%
5,000,000 to 9,999,999	Monthly	4.5881%
10,000,000 to 49,999,999	Monthly	4.6870%
50,000,000 to 99,999,999	Monthly	4.8000%
100,000,000 and Above	Monthly	5.0000%
3 Months		
3 Months	At Maturity	4.8868%
6 Months		
6 Months	Monthly	5.3853%
6 Months	Quarterly	5.4158%
6 Months	At Maturity	5.4852%
1 Year		
1 Year	Monthly	5.2853%
1 Year	Quarterly	5.3853%
1 Year	At Maturity	5.6350%
2 Years		
2 Years	Six Monthly	5.4000%
2 Years	At Maturity	5.5500%
3 Years		
3 Years	Six Monthly	5.7500%
3 Years	At Maturity	5.8348%
5 Years		
5 Years	Six Monthly	6.3332%
5 Years	At Maturity	6.3832%
Burj Monthly Income Account		
3 Months	Monthly	4.4882%
6 Months	Monthly	4.5881%

9 Months	Monthly	4.9000%
1 Year		
0 to 999,999	Monthly	4.8868%
1,000,000 to 4,999,999	Monthly	4.9367%
5,000,000 to 14,999,999	Monthly	5.0000%
15,000,000 to 29,999,999	Monthly	5.0500%
30,000,000 to 49,999,999	Monthly	5.1000%
50,000,000 to 99,999,999	Monthly	5.1500%
100,000,000 to 299,999,999	Monthly	5.1500%
300,000,000 and Above	Monthly	5.1500%
3 Years	Monthly	5.4851%
5 Years	Monthly	5.6849%
Burj Super Saving Deposit - Retail		
0 to 2,999,999	Monthly	2.1447%
3,000,000 to 4,999,999	Monthly	3.0917%
5,000,000 to 9,999,999	Monthly	3.3000%
10,000,000 to 14,999,999	Monthly	3.4500%
15,000,000 to 19,999,999	Monthly	3.6500%
20,000,000 to 29,999,999	Monthly	4.2500%
30,000,000 to 49,999,999	Monthly	4.4000%
50,000,000 to 99,999,999	Monthly	4.6000%
100,000,000 and Above	Monthly	4.7000%
Burj Super Saving Deposit - Corporate		
0 to 49,999,999	Monthly	4.7369%
50,000,000 to 99,999,999	Monthly	4.8368%
100,000,000 to 199,999,999	Monthly	4.9367%
200,000,000 to 299,999,999	Monthly	5.0000%
300,000,000 to 399,999,999	Monthly	4.8000%
400,000,000 to 499,999,999	Monthly	4.8000%
500,000,000 and Above	Monthly	4.8000%
Burj Super Saving Deposit - FI		
0 to 999,999	Monthly	2.6432%
1,000,000 to 24,999,999	Monthly	4.6870%
25,000,000 to 49,999,999	Monthly	4.8000%
50,000,000 to 99,999,999	Monthly	4.9000%
100,000,000 to 199,999,999	Monthly	5.1000%
200,000,000 and Above	Monthly	4.9500%
TF Savings Monthly		
0 to 4,999,999	Monthly	2.1442%
5,000,000 to 9,999,999	Monthly	2.1500%
10,000,000 to 14,999,999	Monthly	2.1500%
15,000,000 to 19,999,999	Monthly	2.1500%
20,000,000 to 29,999,999	Monthly	2.1500%
30,000,000 to 39,999,999	Monthly	2.5500%
40,000,000 to 49,999,999	Monthly	3.0500%
50,000,000 to 99,999,999	Monthly	3.6500%
100,000,000 and Above	Monthly	4.1500%
TF TDR 1 Month		
0 to 999,999	Monthly	3.1000%
1,000,000 to 4,999,999	Monthly	3.9000%
5,000,000 to 9,999,999	Monthly	4.0000%
10,000,000 to 49,999,999	Monthly	4.1000%
50,000,000 to 99,999,999	Monthly	4.3000%
100,000,000 and Above	Monthly	4.4000%
Premium Term Deposits 1 Month		
0 to 99,999,999	Monthly	5.0000%
100,000,000 and Above	Monthly	5.2000%
Margin - Deposits	Monthly	0.0031%


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 Manager Pool Management


Mufti Abdullah Najeeb Ul Haq Siddiqui
 Resident Shariah Board Member


Tamim Shabbir
 Chief Financial Officer

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PROFIT RATES OCTOBER 2017
GENERAL POOL 2 * (FORMERLY BURJ BANK LTD)
FOREIGN CURRENCY



	<u>Payment Frequency</u>	<u>Profit Rates</u>
Saving Accounts		
FCY Savings HY Non-Corporate	Monthly	0.0999%
FCY Savings HY Corporate	Monthly	0.0993%
Term Deposits		
1 Month	Monthly	0.0500%
3 Months	Monthly	0.4500%
3 Months		
0 to 999,999	At Maturity	0.5000%
1,000,000 and Above	At Maturity	1.0000%
6 Months		
6 Months	Quarterly	0.5500%
6 Months	At Maturity	0.6000%
1 Year	Quarterly	0.6500%
1 Year	At Maturity	0.9000%
2 Years	Quarterly	0.1455%
2 Years	At Maturity	0.1498%
3 Years	Quarterly	0.1551%
3 Years	At Maturity	0.1582%
5 Years	Quarterly	0.1636%
5 Years	At Maturity	0.1678%
Premium Term Deposits 1 Month	Monthly	1.0000%

Ahmed Nasir
Manager Pool Management

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

Tamim Shabbir
Chief Financial Officer